

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher Tran
 Ngot Ly Tran
 Debtors

Case No. 15-19077-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db/jdb	+Christopher Tran, Ngot Ly Tran, 2336 Cambridge Circle, Hatfield, PA 19440-1484
cr	+First Niagara Bank, N.A., c/o Jeffrey G. Trauger, Esquire, Grim, Biehn & Thatcher, P.O. Box 215, Perkasi, PA 18944-0215
cr	+National Penn Bank, 645 Hamilton Street, Suite 700, Allentown, PA 18101-2196
13965438	+Keybank National Association, c/o MATTEO SAMUEL WEINER, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: bankruptcy@phila.gov Feb 06 2018 02:24:37 City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 06 2018 02:23:59 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 06 2018 02:24:36 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	E-mail/PDF: gecsed@recoverycorp.com Feb 06 2018 02:26:07 Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

JEFFREY G. TRAUGER	on behalf of Creditor	First Niagara Bank, N.A. jtrauger@grimlaw.com, ksaborsky@grimlaw.com
MATTEO SAMUEL WEINER	on behalf of Creditor	Keybank National Association bkgroup@kmlawgroup.com
MICHAEL A. CATALDO2	on behalf of Joint Debtor Ngot Ly Tran	ecf@ccpclaw.com, cataldomr70146@notify.bestcase.com
MICHAEL A. CATALDO2	on behalf of Debtor Christopher Tran	ecf@ccpclaw.com, cataldomr70146@notify.bestcase.com
MICHAEL A. CIBIK2	on behalf of Joint Debtor Ngot Ly Tran	ecf@ccpclaw.com, cibikmr70146@notify.bestcase.com
MICHAEL A. CIBIK2	on behalf of Debtor Christopher Tran	ecf@ccpclaw.com, cibikmr70146@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor	Keybank National Association bkgroup@kmlawgroup.com
RICHARD BRENT SOMACH	on behalf of Creditor	National Penn Bank rsomach@nmmlaw.com, msandone@nmmlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com, philaecf@gmail.com	

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Christopher Tran Ngot Ly Tran <u>Debtors</u>	CHAPTER 13
KEYBANK NATIONAL ASSOCIATION <u>Movant</u>	NO. 15-19077 MDC
vs.	
Christopher Tran Ngot Ly Tran <u>Debtors</u>	11 U.S.C. Section 362
William C. Miller Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,634.79**, which breaks down as follows;

Post-Petition Payments:	June 2017 through January 2018 at \$1,634.70/month
Suspense Balance:	(\$1,473.81)
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$12,634.79

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor(s) shall tender a down payment of **\$3,269.40**.

b). Beginning on February 1, 2018 and continuing through July 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,634.70** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month, plus an installment payment of **\$1,560.90 per month from February 2018 to June 2018 and a payment of \$1,560.89 for July 2018** towards the arrearages on or before the last day of each month at the address below:

KeyBank N.A.
P.O. Box 94968
Cleveland, OH 44101

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 15, 2018

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 1/22/18

Michael A. Cataldo
Michael A. Cataldo, Esquire
Michael A. Cibik, Esquire
Attorney for Debtors

Date: 1/31/18

William C. Miller
William C. Miller

Magdelene D. Coleman

Hon. Magdelene D. Coleman
U.S. Bankruptcy Judge

February 5, 2018

***without prejudice to any
trustee rights or remedies**